

United States Bankruptcy Court  
District of Maryland

In re:  
Ruby Thomas  
Debtor

Case No. 23-17959-LSS  
Chapter 7

District/off: 0416-0  
Date Rcvd: Jun 07, 2024

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 25

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 09, 2024:**

| <b>Recip ID</b> | <b>Recipient Name and Address</b>   |
|-----------------|---|
| db              | + Ruby Thomas, 14100 Bramble Court, Apt. 202, Laurel, MD 20708-1219   |
| cr              | + Briarwood Apartments (MD) Owner, c/o Gregory P Johnson, Esq., Offit Kurman, P.A., 7021 Gateway Drive, #200, Columbia, MD 21046 UNITED STATES 21046-2967 |
| 32386228        | + Briarwood Apartments (MD) Owner LLC, 8800 Hunting Lane, Laurel, MD 20708-1255   |
| 32386233        | + Comptroller of Maryland, Revenue Administration Division, PO Box 549, Annapolis, MD 21404-0549  |
| 32386235        | + DNF Associates, LLC, 2351 N Forest Rd Suite 110, Getzville, NY 14068-9902   |
| 32386234        | + District Court of Maryland for Prince Ge, 4990 Rhode Island Avenue, Hyattsville, MD 20781-2027  |
| 32449148        | JUDITH E TAAH, 12318 SANDY POINT COURT, SILVER SPRING, MD 20904, SILVER SPRING, MD 20904  |
| 32386238        | + LLC TA BRIARWOOD APARTMENTS, 8800 Hunting Lane, Laurel, MD 20708-1255   |
| 32386237        | Laboratory Corporation of Amer, Attn: Bankruptcy, 9550 Regency Square Blvd., Ste 500 A, Jacksonville, FL 32225-8116                                       |
| 32449096        | + PADDY NEMBO MENKEM, 7917 liberty rd,, windsor mill, MD 21244-3615   |

TOTAL: 10

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| <b>Recip ID</b> | <b>Notice Type: Email Address</b>                | <b>Date/Time</b>     | <b>Recipient Name and Address</b>  |
|-----------------|--|----------------------|--|
| tr              | + EDI: QLJMARGULIES.COM                          | Jun 07 2024 23:05:00 | Laura J. Margulies, Laura Margulies, Trustee, 401 North Washington Street, Suite 500, Rockville, MD 20850-1789 |
| 32386227        | + Email/PDF: AffirmBKNotifications@resurgent.com | Jun 07 2024 19:29:49 | Affirm, Inc., Attn: Bankruptcy, 30 Isabella St., Floor 4, Fl 12, Pittsburgh, PA 15212-5862                     |
| 32386759        | Email/Text: Bankruptcymail@marylandtaxes.gov     | Jun 07 2024 19:10:00 | Comptroller of the Treasury, Compliance Division, Room 409, 301 W. Preston Street, Baltimore, MD 21201         |
| 32386229        | + EDI: CAPITALONE.COM                            | Jun 07 2024 23:05:00 | Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285                                     |
| 32386230        | + Email/Text: ngisupport@radiusgs.com            | Jun 07 2024 19:10:00 | Central Credit Services, LLC, 9550 Regency Square Blvd, Jacksonville, FL 32225-8169                            |
| 32386232        | EDI: CITICORP                                    | Jun 07 2024 23:05:00 | Citibank North America, Citibank SD MC 425 5800 South Corp Place, Sioux Falls, SD 57108                        |
| 32386236        | EDI: IRS.COM                                     | Jun 07 2024 23:05:00 | Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346   |
| 32386231        | EDI: JPMORGANCHASE                               | Jun 07 2024 23:05:00 | Chase Card Services, PO Box 15298, Wilmington, DE 19850-5369   |
| 32386239        | Email/Text: bankruptcy@marinerfinance.com        | Jun 07 2024 19:10:00 | Mariner Finance, Attn: Bankruptcy, 8211 Town Center Dr, Nottingham, MD 21236-5904                              |
| 32386241        | + EDI: NFCU.COM                                  | Jun 07 2024 23:05:00 | Navy Federal Credit Union, Attn: Bankruptcy, P.O. Box 3000, Merrifield, VA 22119-3000                          |
| 32386242        | + EDI: NFCU.COM                                  | Jun 07 2024 23:05:00 | Navy Federal Credit Union, P.O. Box 3000, Merrifield, VA 22119-3000  |
| 32386243        | + EDI: AGFINANCE.COM                             | Jun 07 2024 23:05:00 | Onemain Financial, Attn: Bankruptcy, PO Box  |

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|          |   |                      |  |
|----------|---|----------------------|--|
| 32386758 | + Email/Text: bdept@mrrlaw.net                      | Jun 07 2024 19:10:00 | 3251, Evansville, IN 47731-3251  |
| 32386760 | + Email/Text: UIBankruptcyNotices.DLLR@maryland.gov | Jun 07 2024 19:11:00 | Prince George's County, Maryland, Office of Finance, 1301 McCormick Drive, Ste. 1100, Largo, MD 20774-5416           |
| 32386244 | + Email/Text: bankruptcydepartment@tsico.com        | Jun 07 2024 19:11:00 | State of Maryland DLLR, Division of Unemployment Insurance, 1100 N. Eutaw Street, Room 401, Baltimore, MD 21201-2226 |
|          |   |                      | Transworld Sys Inc/33, Attn: Compliance Dept., PO box 15618, Wilmington, DE 19850-5618                               |

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|------------------|
| 32386240 |               | Maryland Er Net  |

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 09, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 6, 2024 at the address(es) listed below:

| Name                       | Email Address   |
|----------------------------|---|
| Gregory P. Johnson         | gjohnson@offitkurman.com  |
| Laura J. Margulies         | trustee@law-margulies.com lmargulies@ecf.axosfs.com,bkadmin@axosbank.com  |
| Maurice Belmont VerStandig | mac@mbvesq.com<br>lisa@mbvesq.com,mahlon@dcbankruptcy.com,mac@dcbankruptcy.com,verstandig.mauricer104982@notify.bestcase.com,verstandig.law@recap.email |

TOTAL: 3

Entered: June 6, 2024  
 Signed: June 6, 2024



*Lori Simpson*  
 LORI S. SIMPSON  
 U.S. BANKRUPTCY JUDGE

**Information to identify the case:**

|  |                                      |   |
|--|--------------------------------------|---|
| Debtor 1   | Ruby Thomas                          | Social Security number or ITIN <b>xxx-xx-2579</b> |
|  | First Name   Middle Name   Last Name | EIN   _____                                       |
| Debtor 2<br>(Spouse, if filing)                            | First Name   Middle Name   Last Name | Social Security number or ITIN _____              |
|  |                                      | EIN   _____                                       |
| United States Bankruptcy Court <b>District of Maryland</b> |                                      |   |
| Case number: <b>23-17959 LSS</b>                           |                                      | Chapter: <b>7</b>                                 |

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Ruby Thomas

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**